

**Information to identify the case:**

Debtor 1	<b>Herbert L. Lytle</b>	Social Security number or ITIN <b>xxx-xx-6765</b>
	First Name    Middle Name    Last Name	
Debtor 2	<b>Ellen S. Lytle</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>xxx-xx-9319</b>
United States Bankruptcy Court <b>Southern District of Illinois</b>		
Case number: <b>21-60006-lkg</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Herbert L. Lytle  
aka Len Lytle

Ellen S. Lytle

6/3/21

**By the court:** /s/ Laura K. Grandy  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of IllinoisIn re:  
Herbert L. Lytle  
Ellen S. Lytle  
DebtorsCase No. 21-60006-lkg  
Chapter 7

District/off: 0754-6

User: rh

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Date Rcvd: Jun 03, 2021

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db/jtdb	+ Herbert L. Lytle, Ellen S. Lytle, 906 W Locust Lane, Robinson, IL 62454-1221
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Codilis & Associates, PC, 15W030 N. Frontage Rd., Suite 100, Burr Ridge, IL 60527-6921
4164175	+ Crawford Memorial Hospital, 1000 N. Allen St., Robinson, IL 62454-1114
4164178	+ Fedloan, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
4164180	+ Kahn, Dees, Donovan & Kahn, LLP, P.O. Box 3646, Evansville, IN 47735-3646
4164183	+ Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
4165671	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4164172	Email/Text: Bankruptcy.Notices@vituity.com	Jun 03 2021 17:59:00	CEP America LLC, 2100 Powell St Ste 400, Emeryville, CA 94608
4164171	+ EDI: CAPITALONE.COM	Jun 03 2021 22:03:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
4164174	+ EDI: WFNNB.COM	Jun 03 2021 22:03:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
4164173	+ EDI: WFNNB.COM	Jun 03 2021 22:03:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
4164176	+ Email/Text: cthurnau@eaglerecovery.net	Jun 03 2021 17:59:00	Eagle Recovery Associates, 2601 W. Forrest Hill Ave., Peoria, IL 61604-1812
4164177	+ Email/Text: BankruptcyNoticing@etfcu.org	Jun 03 2021 17:59:00	Evansville Tchrs Fed Credit Union, 4401 Theater Dr., Evansville, IN 47715-1900
4164179	Email/Text: jlane@gshvin.org	Jun 03 2021 17:59:00	Good Samaritan Hospital, 520 S 7th Street, Vincennes, IN 47591-1038
4164181	+ Email/Text: PBNCNotifications@perituservices.com	Jun 03 2021 17:59:00	Kohls, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
4164182	+ Email/Text: med1bknotice@med1solutions.com	Jun 03 2021 17:59:00	MED-1 Solutions, LLC, 517 US Hwy 31 N, Greenwood, IN 46142-3932
4164184	+ EDI: NAVIENTFKASMSERV.COM	Jun 03 2021 22:03:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
4164185	+ Email/Text: netcreditbnc@enova.com	Jun 03 2021 17:59:54	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
4164187	+ EDI: PHINELEVATE	Jun 03 2021 22:03:00	RISE Credit, Attn: Bankruptcy, PO Box 101808, Fort Worth, TX 76185-1808
4164186	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 03 2021 18:07:14	Resurgent Capital Services, Attn: Bankruptcy, PO

District/off: 0754-6

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Total Noticed: 22

4164404

+ EDI: RMSC.COM

Jun 03 2021 22:03:00

Box 10497, Greenville, SC 29603-0497

4164188

Email/Text: bankruptcytn@wakeassoc.com

Jun 03 2021 17:59:00

Synchrony Bank, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Wakefield &amp; Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Charles A Armgardt	on behalf of Attorney James Ford carmgardt@uprightlaw.com obalmiskis@uprightlaw.com
Dana S Frazier	frazierlaw@frontier.com il69@ecfcbis.com
James E Ford	on behalf of Joint Debtor Ellen S. Lytle jamesefordatty@onecliq.net notices@uprightlaw.com
James E Ford	on behalf of Debtor Herbert L. Lytle jamesefordatty@onecliq.net notices@uprightlaw.com
Joel P Fonferko	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkpleadingsSOUTHERN@il.cslegal.com
Peter C Bastianen	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkpleadingsSOUTHERN@il.cslegal.com
United States Trustee	USTPRRegion10.es.ecf@usdoj.gov

TOTAL: 7